

## Class 12 OPEB Claim

### I have objections to the Plan

Your Hon. Steven W. Rhodes the PFRS manager, Nicholas Degel , Walter Stamper and Deborah Wilkerson have corrupted my Duty Disability Status with my own signature to verify their lies about a secret Direct Deposit Account. They have altered original documents and manufactured false application and pay-outs to fit their conversion schemes. I challenge the PFRS date whether the New Accured Pensions are vested or not item (1) Annuity Balance Report 1 page dated 1/31/2003.

- A. Vested- No
- B. Annuity Status- Duty Disability
- C. Total Annuity 98.037.80

I never elected into the Drop Plan. I quote Police and Fire Retirement of the City of Detroit dated June 1,2014. page 2B.

- B. The Pension Clause VS The City's Bankruptcy.

The so-called Pension Clause of the Michigan Constitution States the accrued public pension benefits " shall not be impaired or diminished. I submit 2 one page documents items (2) (3)

- A. George Lyons (was paid) 0 from 6/30/1996 to 7/31/1998.
- B. Unauthorized Direct Deposit Bank Account date 9/31/2001.

The money calculated here is false, no interest and was never forfilled.

U.S. BANKRUPTCY  
E.D. MICHIGAN-DETROIT

2014 JUL 11 P 1:45

FILED

I now submit (4) Detroit Police Officers Association dated Nov . 18,1982. I quote par 2.

Pursuant to the By-Law of the plan. (Attached ) a member on a duty disability retirement shall be allowed to voluntarily continue as a member until he becomes eligible for a regular full service retirement.

I did not want to continue in this New Plan. The Return signature part is still attached.

Here is my original 1974 plan item (5) Detroit Police Officers Death Benefit Plan dated March 26 1974.

- A. No regular full service retirement statement.
- B. The original document has been altered to read.

Dis. Ret 10/15/1982

Reg Ret. 9/29/1994

Next I submit (6) page request for hearing. (7) 2 page letter to enrollment into employee benefit -death plan. I object to the class 12 OPEB claim.

The PFR managers over the years have stolen hundreds of thousands of dollars and Health Care benefits from my life. I submit (8).

George Lyons  
17563 TRACEY  
Detroit, Michigan  
48235  
George Lyons

Item 3

THE FACE OF THIS DOCUMENT HAS A COLORED BACKGROUND ON WHITE PAPER

CHECK TYPE:  
PAY EXACTLY:

POLICE  
FIFTY\*TWO\*DOLLARS  
AND\*EIGHTY\*TWO\*CENTS.

CITY OF DETROIT

RETIREMENT PAYROLL SYSTEM

07/01/2001

4644262

9:32  
720

PAY EXACTLY	
DOLLARS	CENT
***52	82

PAY TO THE  
ORDER OF:

LYONS, GEORGE  
17553 TRACEY ST  
DETROIT, MI 48235-2635

VOID UNLESS  
PRESENTED  
WITHIN 90 DAYS

SOC. SEC. NUMBER

BANK ONE, MICHIGAN  
DETROIT, MICHIGAN

*Wally Lyons*  
TREASURER

THE BACK OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK - HOLD AT AN ANGLE TO VIEW  
4644262 07/01/2001 035 22

POLICE

CITY OF DETROIT  
DIRECT DEPOSIT CHECK STUB  
RETIREMENT PAYROLL SYSTEM

LYONS, GEORGE  
17553 TRACEY ST  
DETROIT, MI 48235-2635

## CITY OF DETROIT, FINANCE DEPARTMENT, TREASURY DIVISION

## STATEMENT OF EARNINGS AND DEDUCTIONS

RETIREMENT PAYROLL

SEPT. FOR 08-01-2001 TO 08-31-2001 PAID 09-01-2001 0

YOUR SOC. SEC. NO. IS THE NUMBER TO WHICH YOUR DEDUCTIONS ARE POSTED AND SHOULD BE NOTED IN ALL INQUIRIES.

SOC. SEC. NO.	NAME			BANK		ACCOUNT								
<b>LYONS, GEORGE</b>														
<b>EARNINGS</b>														
KIND	CUR AMT	YTD AMT	TYPE	CUR AMT	YTD AMT	TYPE	CUR AMT							
PENSION	8087	49774	FED TAX			50000	465							
ANNUITY		730800	HOSPITAL	478	17544	40061	00							
PEN ADJ			BEN PLN	09	81	40315	1855							
ANN ADJ			CR UNION											
OTH ADJ														
<b>TOTAL GROSS</b>	<b>8087</b>		<b>TOTAL DEDUCTIONS</b>			<b>2505</b>	<b>AMOUNT OF CHECK</b>							

NOT NEGOTIABLE DETACH AND RETAIN FOR YOUR RECORDS

MAIL CODE HOSPITAL CODE 

BE100

RETIREMENT CODE

8-30-4-7

4644262

F 7381

CITY OF DETROIT, FINANCE DEPARTMENT, TREASURY DIVISION  
STATEMENT OF EARNINGS AND DEDUCTIONS

RETIREMENT PAYROLL

JUNE FOR 05-01-2001 05-31-2001 PAID 06-01-2001 RC R 1548

SOC. SEC. NO.	NAME			BANK		ACCOUNT								
<b>LYONS, GEORGE</b>														
<b>EARNINGS</b>														
KIND	CUR AMT	YTD AMT	TYPE	CUR AMT	YTD AMT	TYPE	CUR AMT							
PENSION	4800	28800	FED TAX			50000	465							
ANNUITY			HOSPITAL	2656	16116	40061	00							
PEN ADJ			BEN PLN	09	54	40315	1855							
ANN ADJ			CR UNION											
OTH ADJ														
<b>TOTAL GROSS</b>	<b>4800</b>		<b>TOTAL DEDUCTIONS</b>			<b>5015</b>	<b>AMOUNT OF CHECK</b>							

BANKERS HOSPITALIZATION RATES CHANGED DUE TO ALIKEMA LITIGATION  
QUESTIONS CALL BENEFITS DIVISION 888-288-2664 OR 313-224-4809.

DEDUCTIONS EXCEED YOUR GROSS PAY - EXCESS IS DUE CITY

MAIL CODE HOSPITAL CODE 

RETIREMENT CODE

NOT NEGOTIABLE

DETACH AND RETAIN FOR YOUR RECORDS

PRF # 65446,  
Case No.: 13-53846  
Svc: 7

PackID: 10397  
NameID: 11896918

LYONS, GEORGE  
17553 TRACEY ST  
DETROIT, MI 48235-2635

**Ballot, Class 12 OPEB Claims**

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION**

-----  
In re : Chapter 9  
CITY OF DETROIT, MICHIGAN, : Case No. 13-53846  
Debtor. : Hon. Steven W. Rhodes  
-----  
X

**BALLOT FOR ACCEPTING OR REJECTING THE  
PLAN FOR THE ADJUSTMENT OF DEBTS OF THE CITY OF DETROIT**

CLASS 12: OPEB Claims  
Claimant's [Name/Identifier]: LYONS, GEORGE / 6634  
Allowed Claim for Voting Purposes: \$103,890.00

**THE "VOTING DEADLINE" TO ACCEPT OR REJECT THE  
PLAN IS 5:00 P.M., EASTERN TIME, ON JULY 11, 2014**

**THE ALLOWED AMOUNT OF YOUR OPEB CLAIM STATED ON  
THIS BALLOT IS AN ESTIMATE. YOUR ACTUAL OPEB  
CLAIM AMOUNT MAY BE MORE OR LESS THAN THE  
ESTIMATE CONTAINED IN THIS BALLOT.**

This Ballot is for INDIVIDUALS ENTITLED TO POST-RETIREMENT HEALTH, VISION, DENTAL, LIFE AND DEATH BENEFITS pursuant to the employee health and life insurance benefit plan and the employee death benefit plan (collectively, "OPEB Benefits").

Claims against the City for OPEB Benefits ("OPEB claims") are included in Class 12 under the *Fourth Amended Plan for the Adjustment of Debts of the City of Detroit (May 5, 2014)* (as it may be amended, supplemented or modified, the "Plan").<sup>1</sup>

Please complete, sign and date the Ballot and mail it by regular mail to Kurtzman Carson Consultants LLC (the "Balloting Agent") in the enclosed addressed envelope so that it is ACTUALLY RECEIVED by the July 11, 2014 Voting Deadline.

**DO NOT RETURN THE BALLOT TO THE CITY OF DETROIT, THE BANKRUPTCY COURT OR ANYONE OTHER THAN THE BALLOTTING AGENT.**

Ballots may not be submitted by fax, email or other electronic means.

Please contact the Balloting Agent if you have questions regarding the ballot return instructions. PLEASE NOTE, HOWEVER, THAT THE BALLOTTING AGENT IS NOT PERMITTED TO PROVIDE LEGAL ADVICE.

<sup>1</sup> Capitalized terms used in this Ballot and the attached instructions that are not otherwise defined have the meanings given to them in the Plan.



1353846140506120743010385

The City of Detroit, Michigan (the "City") is soliciting votes with respect to the Plan, which is described in the accompanying *Fourth Amended Disclosure Statement with Respect to Fourth Amended Plan for the Adjustment of Debts of the City of Detroit (May 5, 2014)* (as it may be amended, supplemented or modified, the "Disclosure Statement"). The Disclosure Statement was approved by the Bankruptcy Court on May 5, 2014. By orders entered on March 11, 2014 and May 5, 2014, the Bankruptcy Court approved procedures regarding the solicitation and tabulation of votes on the Plan.

You are receiving this Ballot because you are a holder of an OPEB Claim as of March 1, 2014 (the "OPEB Record Date").

Your OPEB Claim has been temporarily allowed in the estimated amount of \$103,890.00 only for the purpose of voting on the Plan. The actual amount of the claim may change before the end of the bankruptcy case.

**You cannot avoid a change to your OPEB Benefits by refusing to vote. If the Plan is confirmed, your OPEB Benefits will be changed.**

**RELEASES: If you vote to accept the Plan, you will be giving up any right you may have to sue the State of Michigan, the City or other entities specifically protected by the Plan releases. You will not be able to sue to try to recover the full amount of your OPEB Benefits.**

**SUBMITTING YOUR BALLOT:**

If you did not hold an OPEB Claim as of the OPEB Record Date or if you believe for any other reason that you received the wrong ballot, please contact the Balloting Agent immediately at (877) 298-6236 or via email at [detroitinfo@kcellc.com](mailto:detroitinfo@kcellc.com).

To have your vote counted, you must complete, sign and return this Ballot in accordance with the voting information and instructions provided below. You must complete your Ballot and return it to the Balloting Agent so that it is actually received by the Voting Deadline.

The Balloting Agent will not accept Ballots received after the Voting Deadline or Ballots delivered by email, fax or any other electronic method. Ballots should not be sent to the City, the Bankruptcy Court or any entity other than the Balloting Agent.



## **VOTING INFORMATION AND INSTRUCTIONS FOR COMPLETING THE BALLOT**

1. In the boxes provided in Item 1 of the Ballot, please indicate your vote to accept or reject the Plan.

Your OPEB Claim against the City has been placed in Class 12 under the Plan. **The attached Ballot is designated only for holders of OPEB Claims in Class 12 under the Plan.**

**If you vote to accept the Plan, you are voting to approve certain cancellation, discharge, exculpation, expungement, injunction and release provisions contained in the Plan. Such provisions include, but are not limited to, the provisions contained in Article III.D, Article IV.J, Article IV.K and Article V.C of the Plan. Such provisions include a release of claims against the State of Michigan and may affect your rights and interests regarding certain other nondebtor third parties.**

2. Please complete Item 2 of the Ballot.
3. Sign, date and return the Ballot to:

Detroit Ballot Processing Center  
c/o KCC  
2335 Alaska Avenue  
El Segundo, CA 90245

The Balloting Agent must actually receive all Ballots by the Voting Deadline. If a Ballot is received after the Voting Deadline, it will not be counted. The Balloting Agent will not accept Ballots received after the Voting Deadline or Ballots delivered by email, fax or any other electronic method. Ballots should not be sent directly to the City, the Bankruptcy Court or any entity other than the Balloting Agent. Any Ballots received by the City or the Bankruptcy Court will not be valid and will not be counted as cast.

4. If you also hold Claims in other Classes, you will receive a separate ballot for each such Claim. You must complete and return each ballot you receive to ensure that your vote will be counted with respect to each Class in which you are a Claim holder.
5. The Ballot does not constitute and shall not be deemed an assertion of a Claim.
6. If you were not a Holder of an OPEB Claim as of the OPEB Record Date or if you believe for any other reason that you received the wrong Ballot, please contact the Balloting Agent immediately at (877) 298-6236 or via email at [detroitinfo@kccllc.com](mailto:detroitinfo@kccllc.com).



**PLEASE READ THE VOTING INFORMATION AND  
INSTRUCTIONS ATTACHED BEFORE COMPLETING THIS BALLOT.**

PLEASE COMPLETE ITEMS 1 AND 2. IF NEITHER THE "ACCEPT" NOR "REJECT" BOX IS CHECKED IN ITEM 1, OR IF BOTH BOXES ARE CHECKED IN ITEM 1, THIS BALLOT WILL NOT BE COUNTED AS HAVING BEEN CAST.

IF THIS BALLOT IS NOT SIGNED ON THE APPROPRIATE LINES ON THE NEXT PAGE, THIS BALLOT WILL NOT BE VALID OR COUNTED AS HAVING BEEN CAST.

**Item 1. Class Vote.** The undersigned, an OPEB Claim Holder in Class 12 as of March 1, 2014 against the City of Detroit, Michigan, votes to (check one box):

**ACCEPT** the Plan.

**REJECT** the Plan.

**If you accept the Plan, you are voting to approve a release of any claims that you may have against the State, the City and other entities in connection with the loss of part of your OPEB Benefits.**

**If you accept the Plan, you are also voting to approve certain other cancellation, discharge, exculpation, expungement, injunction and release provisions contained in the Plan. Such provisions include, but are not limited to, the provisions contained in Article III.D, Article IV.J, Article IV.K and Article V.C of the Plan. These provisions include the release of claims against the State of Michigan and may affect your rights and interests regarding certain other nondebtor parties.**

Creditor [Name/Identifier]: LYONS, GEORGE / 6634

Amount of OPEB Claim: \$103,890.00

**PLEASE CONTINUE TO ITEM 2 ON THE NEXT PAGE**



1353846140506120743010385

City of Detroit  
Policeman & Fireman Retirement System  
Executive Secretary

Re: George Lyons P180031, [REDACTED]  
Date: Jan. 18, 2000 5  
Subject: Response to Jan. 12, 2000 letter from Nicholas Degel

Mr. Degel,

On Jan. 5, 2000 I received a certified letter from you the executive secretary of the Retirement system for the City of Detroit. I quote item (Jan. 5, 2000 letter Nicholas H. Degel 1 page) parg. 1-9 plus I will also make comments.

parg. 1 Letter;

We have reviewed your retirement record and find that as of January 1, 2000 you have a BALANCE DUE and owing the Retirement System of \$1,203.79

Comment: Notation

...Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion, thereof this office will assume this debt is valid.

The Balance Due of \$1,203.79 is a disputed bill. Mr. Degel, your review and interpretation of my so-called insurance premium bill needs to be turned in as evidence for review and checked for correctness on its monthly itemized listing of insurance rates. It is my testimony that I owe you nothing. Mr. Degel, when my pension check stopped so did your authority to manage my pension account. You were aware in April 1997, that there was a dispute involving insurance premiums being paid without the benefit of health care. I quote (10-27-97 Request Hearing 4 pages) 1 page, parg. 6. item 2:

2. On April 1, 1995 I received a City of Detroit monthly check but a direct deposit check stub.

Example:	Amount of Earning	0.0
	Pen Pin	0.9
	40.315	10.55

A statement on the check stub read as followed "Deduction exceed your gross pay excess is due city which would be \$10.64.

parg. 2, Letter: Jan. 5, 2000

The balance is a result of your choosing the following fringe benefits from the Employees Benefit Plain and not receiving sufficient retirement allowance to fully pay your required co-pay.

Comment:

Mr. Degel, you were informed in 1997 (item,10-27-97 Request Hearing) that there was a formal request to the Board of Trustee's. I quote page 1, parg. 1:

I have (4) complaints concerning errors, irregularities and unauthorized hidden procedures in my dealings with the Pension Bureau and my Duty Disability

I quote (De. 19,1997 Response from Nicholas H. Degel) page 2,parg. 2:

2. The check stubs you have received since April 1995 indicate a "DUE CITY"

Mr. Degel you suggest that at some point in the past (date unknown) "We" reviewed your record. Further you say that I made choices concerning the employees benefit plan. I quote parg.4,"you have chosen WRONG, Parg. 5,"which you have chosen WRONG. Parg. 7,"for the benefits chosen" wrong again. Mr. Degel let me be clear for the record , neither you or the Retirement System Trustees have my consent to transfer my signature. We have been in dispute since 1991. I quote item(10-27-97 Request Hearing 2 pages) page 2, parg. 2:

...I have been without a check for the last 2 1/2 years and unable to use any part of pension bureau's health care benefits. In essence I'm being overcharged for health care by way of money being deducted from my retirement fund with me having no say.

parg. 4 letter: Jan. 5, 2000

The fringe benefits which you have chosen to be covered for currently result in a monthly cost of \$26.95, and you are currently receiving a monthly retirement allowance of \$65.74; which results in an amount due the City of Detroit of \$38.79 pper month.

Comment:

Mr. Degel your attempt to disguise your investment problems

through false billing claims is a matter for the IRS item (10-27-97 Request Hearing) page 1, parag. 3:

As of this date I have not received my 1099 Federal Form from the City of Detroit under Federal Regulations and IRS rules. I am required to file a tax return in a timely manner.

Solution: Mail me my Federal 1099 Tax Form with explanation and an epilogue.

I also quote (Dec. 19, 1997 Response Nicholas Degel 2 pages) page 1, parag. 1, item 1:

1. You did not receive a form 1099 for 1996 because you did not receive any retirement benefits during that year. Your monthly pension benefits were stopped because you passed your 25th anniversary in September 1994 and have not selected your retirement option. Once you select your option and complete the necessary paperwork you will receive benefits retroactive to your conversion date.

Mr. Degel you and the Finance Director are bonded officers of the pension system, so it is legally hard to prove or know if your fiduciary misleading accounting of my pension account was an honest mistake or fraud. While at the pension bureau, I was told that I would not be allowed to review the account's moneys accumulated to date in my unauthorized DIRECT DEPOSIT account. Nor was I allowed to review the consent policy in affect at that time. The clerk on duty pointed out to me that since I had signed a certified return letter, (item Jan. 5, 2000 bill 1,203,79), they could use that signature. I disagreed and complained that this was identity theft.

parag. 5 letter:

According, if you wish to continue to be covered for the fringe benefits which you have chosen, you are required to submit a check for-\$38.79 each month to the above address. There will not be a bill sent each month. Payments are your responsibility.

parag. 7 letter:

Failure to submit payment by the 15th of each month for the benefits chosen or to set up a re-payment schedule will result in your benefits being canceled.

parag. 8 letter:

Once benefits are canceled, you will be ineligible to re-enroll for any benefits until all moneys owed are repaid and we reach a re-enrollment period

Comment:

Mr. Degel your practice of borrowing signatures to authorize payments for insurance premium bills and making application for Workman Compensation and Disability claims violate my collective bargaining agreement. I reject your conversion policy as not being apart of my contract, therefore making your interpretation unfair and totally inadequate. I will not make any payments for any benefit plan or insurance scheme chosen by you or your staff, until I review the insurance bills and workmen's compensation claims filed.

Mr. Degel, I expect to be fully canceled after the 15th of this month, Jan. 2000 from the Employees Benefit Plan.

Statement:

Mr. Degel after reviewing my own records I wanted to know WHO, WHEN and WHAT records were being reviewed at the pension bureau.

parag. 9 letter:

If you require any additional information or assistance, please contact my staff at (313) 224-3362, ext. 227

I called for additional information I spoke to Deborah Tyler. I was informed that she would not be able to respond to any of the questions asked of her since she was not the author of the letter.

On. Jan. 12, 2000, I spoke with Myron Terrell, one of Mr. Degel's in house staff managers. Mr. Terrell had been identified by Deborah Tyler as the person to assist me in my phone inquiry. He first asked for my SS#, then name. Next he wanted me to identify the first two line of the correspondence via the phone. I did that. I then asked Mr. Terrell if Mr. Degel was in any way involved in this letter, his reply was "yes, he's the boss".

Mr. Terrell's telephone demeanor was crude like a street-pimp or bill-collector with a heavy emphasis on "I want my money". Mr. Terrell was adamant that as a pension payroll manager he had the authority to extrapolate the financial assumptions

inferred in his letter of Jan. <sup>5</sup> ~~12~~, 2000 (\$1, 203.79) and that was enough presumptive data to act and recover money due the city. Mr. Terrell administrative boast was that he had documentation before him on the computer to support his speculative assaults on my accord pension savings account. Item (Annuity Savings Disability Fund) 1 page, also item (December 19, 1997 Response from Nicholas Degel) page 1. parag. 1:

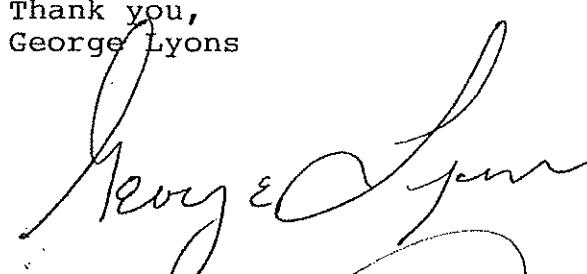
Your current annuity balance is \$47,267.92 as of December 12, 1997.

I felt that Mr. Terrell failed in his dealing with me to provide acceptable information concerning a \$1,203.87 BALANCE DUE CITY. When questioned about the errors in that math billing (parag. 4)

Mr. Terrell admitted there were mistakes. He stated that my old account had been ZERO-OUT in 1994. Further, that since I had not signed the papers for conversion and that money was being moved from my DIRECT DEPOSIT account to pay my insurance premiums. I informed Mr. Terrell that I had not authorized a direct deposit account. Further that I would challenge his authority and wanted to STOP all funds being deducted from my pension account. Mr. Terrell stated with certainty that I had given my consent and that was his authority to act.

Mr. Degel, these secret money transfers without my authorization coupled with your incorrect, incomplete billing proofs are simply unacceptable. I expect a good faith effort from your department and billing to resolve this dispute fairly.

Thank you,  
George Lyons



SWORN TO AND SUBSCRIBED BEFORE ME  
THIS 20 DAY OF July A.D. 2004

FRAN Y. BUTLER  
Notary Public, Wayne County, MI  
My Commission Expires Jun. 25, 2007

Item #

ANN-002

1/31/03 3:20 pm

*Retirement Systems City of Detroit*  
**Annuity Balance Report**

LYONS,GEORGE

Pension Number 180031 Revenue Group Police

Vested? No Annuity Status Duty Disabi Payroll Status Disability

Address 17553 TRACEY DETROIT, MI 48235

(Post Tax) Non-Taxable Contribution \$11,434.15 Last Annuity Date 01/31/2003

(Pre Tax) Taxable Contribution \$0.00

Total Contribution \$11,434.15

Taxable Interest \$86,603.65

Adjustments \$0.00

TOTAL ANNUITY \$98,037.80

*Item 9*

George Lyons

180031

WAS PAID

BEGIN	END	RATE	MONTHS	DAYS	PAY
9/1/1994 TO	2/28/1995	\$1,815.16	6	0	\$10,890.96
3/1/1995 TO	6/30/1996	\$0.00	0	0	\$0.00
7/1/1996 TO	6/30/1997	\$0.00	0	0	\$0.00
7/1/1997 TO	6/30/1998	\$0.00	0	0	\$0.00
7/1/1998 TO	7/31/1998	\$0.00	0	0	\$0.00
8/1/1998 TO	6/30/1999	\$32.87	11	0	\$361.57
7/1/1999 TO	6/30/2000	\$65.74	12	0	\$788.88
7/1/2000 TO	9/30/2000	\$98.61	3	0	\$295.83
10/1/2000 TO	6/30/2001	\$48.00	9	0	\$432.00
7/1/2001 TO	6/30/2002	\$80.87	12	0	\$970.44
7/1/2002 TO	6/30/2003	\$113.74	12	0	\$1,364.88
7/1/2003 TO	3/30/2004	\$38.57	12	0	\$462.84
7/1/2004 TO	7/31/2004	\$71.35	1	0	\$71.35
8/1/2004 TO	4/30/2006	\$36.27	21	0	\$761.67
			99	0	\$16,400.42

SHOULD BEEN PAID

BEGIN	END	RATE	MONTHS	DAYS	PAY
9/1/1994 TO	9/28/1994	\$1,815.16	0	28	\$1,694.15
9/29/2004 TO	6/30/2005	\$1,542.76	9	2	\$13,987.69
7/1/1995 TO	6/30/1996	\$1,571.69	12	0	\$18,860.28
7/1/1996 TO	6/30/1997	\$1,606.40	12	0	\$19,276.80
7/1/1997 TO	6/30/1998	\$1,641.11	12	0	\$19,693.32
7/1/1998 TO	6/30/1999	\$1,675.82	12	0	\$20,109.84
7/1/1999 TO	6/30/2000	\$1,710.53	12	0	\$20,526.36
7/1/2000 TO	6/30/2001	\$1,745.24	12	0	\$20,942.88
7/1/2001 TO	6/30/2002	\$1,779.95	12	0	\$21,359.40
7/1/2002 TO	6/30/2003	\$1,814.66	12	0	\$21,775.92
7/1/2003 TO	6/30/2004	\$1,849.37	12	0	\$22,192.44
7/1/2004 TO	6/30/2005	\$1,884.08	12	0	\$22,608.96
7/1/2005 TO	4/30/2006	\$1,918.79	10	0	\$19,187.90
			139	30	\$242,215.94
		NEW RATE			\$1,918.79

RETRO	\$225,815.52
DUE CITY	-\$1,220.99
RETRO	\$224,594.53

PROCESS FOR *June 1, 2006*

*JLC*

5/11/2006



# DETROIT POLICE OFFICERS ASSOCIATION

INCORPORATED

2990 WEST GRAND BOULEVARD  
DETROIT, MICHIGAN 48202

Telephone: (313) 224-4266

OFFICERS

DAVID R. WATRC  
President

ROBERT T. SCUL  
Vice-President

RICHARD R. WEI  
Secretary-Treasurer

RONALD PAKULS  
Sergeant-at-Arms

Item 4  
November 18, 1982

George Lyons  
17553 Tracey  
Detroit, MI 48235

## RE: DETROIT POLICE OFFICERS DEATH BENEFIT PLAN

Dear George,

I have been notified through Personnel Order # 82-438, that effective 10/15/82, you were granted a duty disability retirement. Our records indicate that you are a member of the Detroit Police Officers Death Benefit Plan.

Pursuant to the By-Laws of the plan (attached), a member on a duty disability retirement shall be allowed to voluntarily continue as a member until he becomes eligible for a regular full service retirement.

Should you elect to continue in this plan, please remit a deposit of \$10.00 payable to the Detroit Police Officers Death Benefit Fund so that we may continue you on this plan. Once that deposit has been used to extend benefits to existing members, you will be notified by mail when the next payment is due.

Sincerely,

DETROIT POLICE OFFICERS ASSOCIATION

*Richard R. Weiler*  
RICHARD R. WEILER  
SECRETARY/TREASURER

RRW  
bb/opeiu42afl-cio

RE: DETROIT POLICE OFFICERS DEATH BENEFIT PLAN

Dear George,

I have been notified through Personnel Order # 82-438, that effective 10/15/82, you were granted a duty disability retirement. Our records indicate that you are a member of the Detroit Police Officers Death Benefit Plan.

Pursuant to the By-Laws of the plan (attached), a member on a duty disability retirement shall be allowed to voluntarily continue as a member until he becomes eligible for a regular full service retirement.

Should you elect to continue in this plan, please remit a deposit of \$10.00 payable to the Detroit Police Officers Death Benefit Fund so that we may continue you on this plan. Once that deposit has been used to extend benefits to existing members, you will be notified by mail when the next payment is due.

Sincerely,

DETROIT POLICE OFFICERS ASSOCIATION

*Richard R. Weiler*  
RICHARD R. WEILER  
SECRETARY/TREASURER

RRW  
bb/opeiu42af1-cio

PLEASE COMPLETE THE FOLLOWING FORM AND RETURN IT BY THE ENCLOSED STAMPED ENVELOPE REGARDLESS OF YOUR DECISION.

YES, I AM INTERESTED IN PARTICIPATING IN THE DEATH BENEFIT FUND

NO, I AM NOT INTERESTED.

(Signature)

(Date)

Affiliated: N A P O National Association of Police Organizations  
P O A M Police Officers Association of Michigan

DETROIT POLICE OFFICERS' DEATH BENEFIT PLAN

March 26, 1974  
(Date)

Name LYONS George Address 17553 TRACEY Zone 48235  
(Last) (First) (Initial)

Date of Appointment 9-29-69 Pension No. 180031 Date of Birth 7-14-43

I DESIRE TO PARTICIPATE IN THE DETROIT POLICE OFFICERS' DEATH BENEFIT PLAN.

I DO NOT DESIRE TO PARTICIPATE IN THE DETROIT POLICE OFFICERS' DEATH BENEFIT PLAN.

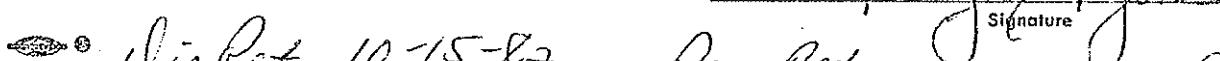
In the event of my death, any monies due me from the Detroit Police Officers' Death Benefit Plan shall be paid to the following beneficiary: (give full name and address and state their relationship to you.)

Name AIKENS LAURA Address 17553 TRACEY Relationship MOTHER  
(Last) (First) (Initial)

IN THE EVENT THAT SAID BENEFICIARY IS NOT LIVING AT MY DEATH THEN TO THE FOLLOWING BENEFICIARY.

Name LYONS ANNETTE Address 17553 TRACEY Relationship SISTER  
(Last) (First) (Initial)

Precinct No. #1

  
Signature George Lyons

Rec'd. 10-15-82

Reg'd. 9-29-1994

City of Detroit  
Board of Trustees  
Police and Firemen  
Retirement System

Item(6)

Re: George Lyons #180031 SS. [REDACTED]  
Date:  
Subject: Response to December 19, 1997

Mr. Nicholas Degel

On 10-27-97 I filled a (4) pg "Request for Hearing" through you to the Pension Board of Trustee's. P. 1; Paragraph 1.

I have (4) complaints concerning errors, irregularities and unauthorized, hidden procedures in my dealing with the Pension Bureau and my Duty Disability.

Mr. Degel as a member of the Detroit Police and Firemen Retirement System the above statement was sufficient within the written format outlined in the City Charter and language of Random House Dictionary to set a date and continue the process by affording me a "Hearing" ...the act of perception by perceiving sound; an instance or session in which testimony and argument are presented before an official: in a timely manner. The next 3½ pages was my attempt to give some background information as required so that those elected board members present would or could have before them their data on the table ready to address the focus of my (4) complaints.

Mr. Degel after reviewing your letter of December 18, 1997 it is obvious that you have reclassified my original October 27, 1997 request for a hearing. This was done without directly denying my request nor was there any attempt to identify any rule or procedure to support the authority granted your position as Assistant Administrative Supervisor. Your statements 1 through 4 along with those 30 pieces of junk mail appears woefully inadequate in content and totally unacceptable in light of your re-interpretation of my stated intent for a hearing.

Mr. Degel I believe you have seriously erred, in my October 27, 1997 request I made the complaint  
"unauthorized hidden procedures in my dealing with the Pension Bureau and my Duty Disability

parg. 2, Letter: Jan. 5, 2000

Mr. Degel you suggest the following  
Employees Benefit Plain and not  
receiving sufficient retirement allowance to fully pay  
your required co-pay.

Comment:

Mr. Degel, you were informed in 1997 (item,10-27-97 Request Hearing) that there was a formal request to the Board of Trustee's. I quote page 1, parg. 1:

I have (4) complaints concerning errors, irregularities and unauthorized hidden procedures in my dealings with the Pension Bureau and my Duty Disability

I quote (De. 19,1997 Response from Nicholas H. Degel) page 2,parg. 2:

2. The check stubs you have received since April 1995 indicate a "DUE CITY"

Mr. Degel you suggest that at some point in the past (date unknown) "We" reviewed your record. Further you say that I made choices concerning the employees benefit plan. I quote parg.4,"you have chosen WRONG, Parg. 5,"which you have chosen WRONG. Parg. 7,"for the benefits chosen" wrong again. Mr. Degel let me be clear for the record , neither you or the Retirement System Trustees have my consent to transfer my signature. We have been in dispute since 1991. I quote item(10-27-97 Request Hearing 2 pages) page 2, parg. 2:

...I have been without a check for the last 2 1/2 years and unable to use any part of pension bureau's health care benefits. In essence I'm being overcharged for health care by way of money being deducted from my retirement fund with me having no say.

parg. 4 letter: Jan. 5, 2000

The fringe benefits which you have chosen to be covered for currently result in a monthly cost of \$26.95, and you are currently receiving a monthly retirement allowance of \$65.74; which results in an amount due the City of Detroit of \$38.79 pper month.

Comment:

Mr. Degel your attempt to disguise your investment problems

through false billing claims is a matter for the IRS item (10-27-97 Request Hearing) page 1, parag. 3:

Solution: Mail me my Federal 1099 Tax Form with explanation and an epilogue.

I also quote (Dec. 19, 1997 Response Nicholas Degel 2 pages) page 1, parag. 1, item 1:

1. You did not receive a form 1099 for 1996 because you did not receive any retirement benefits during that year. Your monthly pension benefits were stopped because you passed your 25th anniversary in September 1994 and have not selected your retirement option. Once you select your option and complete the necessary paperwork you will receive benefits retroactive to your conversion date.

Mr. Degel you and the Finance Director are bonded officers of the pension system, so it is legally hard to prove or know if your fiduciary misleading accounting of my pension account was an honest mistake or fraud. While at the pension bureau, I was told that I would not be allowed to review the account's moneys accumulated to date in my unauthorized DIRECT DEPOSIT account. Nor was I allowed to review the consent policy in affect at that time. The clerk on duty pointed out to me that since I had signed a certified return letter, (item Jan. 5, 2000 bill 1,203,79), they could use that signature. I disagreed and complained that this was identity theft.

parag. 5 letter:

According, if you wish to continue to be covered for the fringe benefits which you have chosen, you are required to submit a check for-\$38.79 each month to the above address. There will not be a bill sent each month. Payments are your responsibility.

parag. 7 letter:

Failure to submit payment by the 15th of each month for the benefits chosen or to set up a re-payment schedule will result in your benefits being canceled.

parag. 8 letter:

Once benefits are canceled, you will be ineligible to re-enroll for any benefits until all moneys owed are repaid and we reach a re-enrollment period

Comment:

Mr. Degel your practice of borrowing signatures to authorize payments for insurance premium bills and making application for Workman Compensation and Disability claims violate my collective bargaining agreement. I reject your conversion policy as not being apart of my contract, therefore making your interpretation unfair and totally inadequate. I will not make any payments for any benefit plan or insurance scheme chosen by you or your staff, until I review the insurance bills and workmen's compensation claims filed.

Mr. Degel, I expect to be fully canceled after the 15th of this month, Jan. 2000 from the Employees Benefit Plan.

Statement:

Mr. Degel after reviewing my own records I wanted to know WHO, WHEN and WHAT records were being reviewed at the pension bureau.

parag. 9 letter:

If you require any additional information or assistance, please contact my staff at (313) 224-3362, ext. 227

I called for additional information I spoke to Deborah Tyler. I was informed that she would not be able to respond to any of the questions asked of her since she was not the author of the letter.

On. Jan. , 2000, I spoke with Myron Terrell, one of Mr. Degel's in house staff managers. Mr. Terrell had been identified by Deborah Tyler as the person to assist me in my phone inquiry. He first asked for my SS#, then name. Next he wanted me to identify the first two line of the correspondence via the phone. I did that. I then asked Mr. Terrell if Mr. Degel was in any way involved in this letter, his reply was "yes, he's the boss".

Mr. Terrell's telephone demeanor was crude like a street-pimp or bill-collector with a heavy emphasis on "I want my money". Mr. Terrell was adamant that as a pension payroll manager he had the authority to extrapolate the financial assumptions

inferred in his letter of Jan. 12 ,2000 (\$1, 203.79) and that was enough presumptive data to act and recover money due the city. Mr. Terrell administrative boast was that he had documentation before him on the computer to support his speculative assaults on my accord pension savings account. Item (Annuity Savings Disability Fund) 1 page, also item (December 19, 1997 Response from Nicholas Degel) page 1. parag. 1:

Your current annuity balance is \$47,267.92 as of December 12,1997.

I felt that Mr. Terrell failed in his dealing with me to provide acceptable information concerning a \$1,203.87 BALANCE DUE CITY. When questioned about the errors in that math billing (parag. 4)

Mr. Terrell admitted there were mistakes. He stated that my old account had been ZERO-OUT in 1994. Further, that since I had not signed the papers for conversion and that money was being moved from my DIRECT DEPOSIT account to pay my insurance premiums. I informed Mr. Terrell that I had not authorized a direct deposit account. Further that I would challenge his authority and wanted to STOP all funds being deducted from my pension account. Mr. Terrell stated with certainty that I had given my consent and that was his authority to act.

Mr. Degel, these secret money transfers without my authorization coupled with your incorrect, incomplete billing proofs are simply unacceptable. I expect a good faith effort from your department and billing to resolve this dispute fairly.

Thank you,  
George Lyons

Item (7)

City of Detroit Retirement System  
S/A Tasha Cowan  
2 Woodward Ave. Suite 908  
Detroit, Michigan 48226

Re: Enrollment in Employee Benefit and Death Plans

Date: May 17, 2004

Subject: Third attempt to restate termination of George Lyons,  
P180031, [REDACTED] from the Employee Plan and  
Death Plan

Ms. Cowan,

First, I wish to clarify, an restate and earlier conversation  
I had with you via the phone.

It is my testimony that I never enrolled in the Employee Benefit  
Plan or Death Plan. I submit again, enclose, my item Jan. 18,  
2000, 5 page the letter heading Retirement System of the City  
of Detroit. Mr. Degel, Jan. 5, 2000, enclosed, 1 page letter  
was mailed to me certified, which I signed for on Jan 12, 2000.  
Mr. Degel's Jan. 5, 2000, 1 page letter identified choices made  
by the Employee Benefit Plan and Death Plan and was now  
requesting a balance due city of \$1,203.79 enclosed.

Ms. Cowan, I direct your attention to the Jan. 18, 2000 response,  
page 4, parg. 2, I quote:

"Mr. Degel, I expect to be fully canceled after the 15th  
of this month, Jan. 2000, from the Employee's Benefit Plan."

Ms. Cowan, on receipt of this letter I expect a response from  
your office, that I am no longer a member of the Employee Benefit  
Plan and Death Plan. I expect this termination letter to be  
inventoried into your Pension Computer System. I expect an  
explanation as to why wasn't my Jan. 18, 2000, 5 page response  
to Mr. Degel's City of Detroit Retirement System, Jan. 5, 2000,  
1 page premium selection in the Employee Benefit and Death Plan,  
and bill of \$1,203.79, not on file in the Pension computer  
database.

It is my testimony that my Jan. 18, 2000, 5 page letter was  
a timely, notarized, certified legal response. Also I addressed  
more than a disputed \$1,203.79 bill owed the City of Detroit  
Retirement System.

I submit enclosed item, Retirement System Pension Payroll, 1

# City of Detroit

## CITY COUNCIL

Maryann Mahaffey  
President

Kenneth V. Cockrel, Jr.  
President Pro Tem

June 28, 2005

*Hem S*

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Sheila M. Cockrel  
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Sharon McPhail  
Alberta Tinsley-Talabi  
JoAnn Watson

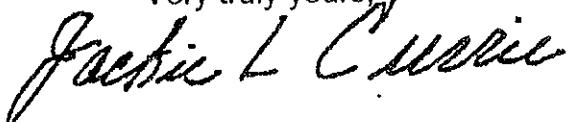
Mr. David Whitaker, Interim Director, City Council Research & Analysis Div.  
Mr. Walter Stapor, General Manager, Finance Dept. – Pension Division  
Mr. George Lyons, 17553 Tracey, Detroit, MI 48235

**RE: PETITION OF GEORGE LYONS (#3915), REGARDING THE  
EMPLOYEE BENEFIT PLAN, ALLEGED FALSIFICATION OF  
WORKERS COMPENSATION APPLICATION, YEARS OF SERVICE  
NOT COUNTED AS VESTED, ETC.**

Please be informed that the City Council has granted the above referenced petitioner's request for a hearing relative to the subject matter and has scheduled same for **WEDNESDAY, JULY 13, 2005 at 10:15 a.m.** It will be held in the Council's Committee of the Whole room located on the 13<sup>th</sup> floor of the Coleman A. Young Municipal Center, Two Woodward Avenue. Kindly arrange to be present. Also, due to increased security measures for entrance into this building which may cause delays, please allow sufficient time for prompt arrival.

A copy of the petition is attached for your convenience.

Very truly yours,



Jackie L. Currie  
City Clerk

/dy

Attachment

Cc: Mr. Kandia Milton, Legislative Liaison, Mayor's Office  
Mr. Sean Werdlow, Chief Financial Officer, Finance Department

Jackie L. Currie, City Clerk

200 Coleman A. Young Municipal Center • Detroit, Michigan 48226  
(313) 224-3266